

WESBANCO, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 2121552	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$5,520	\$6,066	9.9%		
Loans	\$3,249	\$3,713	14.3%		
Construction & development	\$178	\$198	11.1%		
Closed-end 1-4 family residential	\$776	\$980	26.4%		
Home equity	\$264	\$288	9.2%		
Credit card	\$0	\$0			
Other consumer	\$182	\$177	-2.6%		
Commercial & Industrial	\$338	\$347	2.7%		
Commercial real estate	\$1,154	\$1,254	8.7%		
Unused commitments	\$802	\$1,075	34.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$837	\$878	4.9%		
Asset-backed securities	\$0	\$7			
Other securities	\$767	\$731	-4.7%		
Cash & balances due	\$142	\$133	-6.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$25	\$49	100.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$27	\$45	67.6%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$4,824	\$5,277	9.4%		
Deposits	\$4,395	\$4,949	12.6%		
Total other borrowings	\$392	\$271	-30.9%		
FHLB advances	\$168	\$111	-33.9%		
Equity					
Equity capital at quarter end	\$696	\$789	13.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	8.1%	--		
Tier 1 risk based capital ratio	11.6%	12.0%	--		
Total risk based capital ratio	12.8%	13.2%	--		
Return on equity ¹	6.5%	7.5%	--		
Return on assets ¹	0.8%	1.0%	--		
Net interest margin ¹	3.6%	3.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	86.5%	115.7%	--		
Loss provision to net charge-offs (qtr)	97.1%	81.2%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	5.4%	2.1%	0.5%	0.1%	--
Closed-end 1-4 family residential	3.3%	2.1%	0.3%	0.1%	--
Home equity	0.7%	0.7%	0.1%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.3%	0.6%	0.2%	--
Commercial & Industrial	2.1%	0.7%	0.8%	0.3%	--
Commercial real estate	1.4%	1.1%	0.2%	0.2%	--
Total loans	2.0%	1.2%	0.3%	0.1%	--